

Invoice Discounting

Break free from financiers' normal securities and navigate business your way.

Invoice Discounting is a financial solution to business' working capital needs. It provides a flexible line of credit linked to the level of accounts receivable, whilst leaving the business to maintain full control of their debtors ledger.

In what ways is Oxford's Invoice Discounting product different?

1. Increase funding - up to 90% of debtors.
2. A charge over floating assets only, leaving all fixed assets unencumbered.
3. Integrity only guarantees rather than the usual all encompassing personal guarantees.
4. Meet with the credit team that makes the decisions.
5. A refinance team on the client's premises ensures a seamless switch.
6. More competitive charges.

Invoice Discounting is ideally suited to the following businesses

1. Wanting to break free from the usual securities sought by financiers.
2. Wanting to leave the business' fixed assets unencumbered for sale or refinance without hindrance.
3. Owners seeking peace of mind that their funding line is secured by the business itself, not their personal assets.
4. Owners who would like to meet the credit team to ensure fully informed decisions are made.

5. Seeking a working capital facility to assist with business growth or to take advantage of an opportunity.

General qualifying criteria for Invoice discounting

1. Annual sales of \$12 million - \$150 million.
2. Profitable trading and have a clear credit history.
3. Strong management team and IT systems.
4. Sell on credit terms and has a reasonable spread of debtors.

Funding Growth - How does invoice discounting work?

The process is simple. An agreement is signed that Oxford Funding will buy both your present and future debts. This results in an initial cash injecting of up to 90% of your debtors ledger into your business.

When you have raised an invoice for goods you have delivered, or services you have provided, we will pay you up to 90% of the value of that invoice within 24 hours.

Your customers are not aware of the arrangement and pay you direct. You then remit the funds to Oxford Funding. You are then refunded the remaining 10%, less a small fee.

To find out more about Oxford's flexible finance products feel free to contact your local Business Development Professional toll free on 1800 850 509 or visit us at

www.businessfunding.com.au

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